

Information to identify the case:

Debtor 1	<u>Linda M. Wolff</u>	Social Security number or ITIN	xxx-xx-7075
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-17249-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda M. Wolff

1/31/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Linda M. Wolff
DebtorCase No. 14-17249-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 19

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db +Linda M. Wolff, 9 Nicholas Street, Pemberton, NJ 08068-1008
 cr +BANK OF AMERICA, N.A., C/O KOURY TIGHE LAPRES BISULCA & SOMMERS, 1423 TILTON ROAD,
 SUITE 9, NORTHFIELD, NJ 08225-1857
 cr +Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Elliott, LLP,
 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
 514932247 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 518424938 Citibank, N.A., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
 518424939 +Citibank, N.A., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609,
 Citibank, N.A., Fay Servicing, LLC 75381-4609
 514709583 Delaware Valley Urology, 2003B Lincoln Drive West, Marlton, NJ 08053-1529
 514709585 +KCI USA, Inc., PO Box 659508, San Antonio, TX 78265-9508
 514709587 NJ Attorney General, Division Of Law, P.O. Box 112, Trenton, NJ 08625-0112
 514862608 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 514709588 State Of New Jersey Division of Taxation, Compliance & Enforcement Bankruptcy Unit,
 P.O. Box 245, Trenton, NJ 08695-0267
 514709590 +United States Attorney General, Dep't Of Justice - Ben Franklin Station, P.O. Box 683,
 Washington, DC 20044-0683
 515779823 +Wilmington Savings Fund Society, FSB, Knuckles, Komosinski & Elliott, LLP,
 565 Taxter Road, Suite 590, Elmsford, New York 10523-2300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2020 00:25:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 01 2020 00:25:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514709581 EDI: BANKAMER.COM Feb 01 2020 04:58:00 Bank Of America Home Loans, PO Box 5170,
 Simi Valley, CA 93062-5170
 514743556 EDI: RMSC.COM Feb 01 2020 04:58:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514709584 EDI: IRS.COM Feb 01 2020 04:58:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 514709589 +E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2020 00:25:29 United States Attorney,
 Peter Rodino Federal Building, 970 Broad Street - Suite 700, Newark, NJ 07102-2527
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514709582 ##+Convergent Healthcare Recoveries, 124 SW Adams Street, Suite 215, Peoria, IL 61602-2321
 514709586 ##+Koury, Tighe, Lapres, Bisulca, And Sommers, PC, 1423 Tilton Road, Suite 9,
 Northfield, NJ 08225-1857

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: Jan 31, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
John M. Sommers on behalf of Creditor BANK OF AMERICA, N.A. JMSommers@KTLBSLAW.com,
ktlbslaw@aol.com
Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT
kbo@kkmlp.com
Melissa N. Licker on behalf of Creditor CitiBank, N.A. NJ_ECF_Notices@mccalla.com
Rebecca Ann Solarz on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust
rsolarz@kmlawgroup.com
Sindi Mncina on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT
smncina@rascrane.com
Thomas J Orr on behalf of Debtor Linda M. Wolff tom@torrlaw.com,
xerna@aol.com/orrtr87054@notify.bestcase.com

TOTAL: 9